

PATENT

File: MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Inventors | : | CABALLERO, Crispina O.; CONROY, Thomas F.; EISENBERG, Steven A.; HOLLAND, Brian G.; KRAYSLER, Stephen F.; MANN, Richard W. |
| Serial No. | : | 10/687,063 |
| Filed | : | October 16, 2003 |
| For | : | COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOW(S) |
| Group Art Unit | : | 3691 |
| Examiner | : | SHRESTHA, Bijendra K. |

MS: Fee Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

S I R:

In response to the Office Action mailed 16 June 2008 in the above-referenced patent application, please enter the following Amendment and reconsider the application in view of the Amendment and the remarks set forth below. It is believed that the Amendment places the case in condition for allowance and that no matter has been added.

Amendments to the Claims begin on page 2.

Remarks begin on page 26.